

Kevin R. Anderson (4786)  
OFFICE OF THE CHAPTER 13 TRUSTEE  
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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH**

In re:

SHERILYN JAEGER-MERCADO

Debtor

Case No. 03-41201

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kevin Anderson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on December 14, 2003.
- 2) The plan was confirmed on July, 15, 2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on N/A. Data not currently available and not required to be made available for reports filed prior to April 1, 2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on N/A. Data not currently available and not required to be made available for reports filed prior to April 1, 2009.
- 5) The case was completed on July 21, 2008.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: 0.00.

9) Total value of assets exempted: Data not currently available and not required to be made available for reports filed prior to April 1, 2009.

10) Amount of general unsecured claims discharged without payment: Data not currently available and not required to be made available for reports filed prior to April 1, 2009.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	62,064.71
Less amount refunded to debtor	290.13

**NET RECEIPTS:** **61,774.58**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	4,351.34
Court Costs	0.00
Trustee Expenses & Compensation	5,732.85
Other	0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **10,084.19**

Attorney fees paid and disclosed by debtor: 300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Allowed	Principal Paid	Int. Paid
ARCADIA FINANCIAL LTD.	Secured	1,110.00	1,110.00	0.00
CAPITAL ONE BANK	Unsecured	587.04	587.04	0.00
DILLARDS	Unsecured	722.67	722.67	0.00
GC SERVICES LTD. PARTNERSHIP	Unsecured	9,504.58	9,504.58	0.00
HOMECOMINGS FINANCIAL NETWORK	Secured	7,351.13	7,351.13	0.00
K & J AUTO SALES	Secured	0.00	0.00	0.00
KEVIN R. ANDERSON	Priority	245.70	245.70	0.00
LVNV FUNDING LLC	Unsecured	1,526.27	1,526.27	0.00
MOSS PITE & DUNCAN, LLP	Unsecured	0.00	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Secured	17,415.00	17,415.00	2,926.41
NATIONAL CAPITAL MANAGEMENT	Unsecured	8,397.77	8,397.77	0.00
RC WILLEY HOME FURNISHINGS	Unsecured	1,131.42	1,131.42	0.00
SEARS	Unsecured	0.00	0.00	0.00
UNITED STATES BANKRUPTCY COURT	Unsecured	119.81	119.81	0.00
UTAH STATE TAX COMMISSION	Unsecured	0.00	0.00	0.00
UTAH STATE TAX COMMISSION	Unsecured	106.00	106.00	0.00
UTAH STATE TAX COMMISSION	Priority	0.00	0.00	0.00
UTAH STATE TAX COMMISSION	Priority	546.59	546.59	0.00
WELLS FARGO FINANCIAL	Secured	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	0.00	0.00	0.00
Mortgage Arrearage	7,351.13	7,351.13	0.00
Debt Secured by Vehicle	0.00	0.00	0.00
All Other Secured	18,525.00	18,525.00	2,926.41
<b>TOTAL SECURED:</b>	<b>25,876.13</b>	<b>25,876.13</b>	<b>2,926.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	0.00	0.00	0.00
Domestic Support Ongoing	0.00	0.00	0.00
All Other Priority	546.59	546.59	0.00
<b>TOTAL PRIORITY:</b>	<b>546.59</b>	<b>546.59</b>	<b>0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>22,095.56</b>	<b>22,095.56</b>	<b>0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>10,084.19</u>	
Disbursements to Creditors	<u>51,444.69</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>61,528.88</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: February 12, 2009

/s/ Kevin Anderson

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF MAILING

The undersigned hereby certifies that true and correct copy of the foregoing Trustee's Final Report and Account was served upon all persons entitled to receive notice in this case via ECF notification or by U.S. Mail to the following parties on February 12, 2009:

SHERILYN JAEGER-MERCADO, 3050 BANBURY ROAD, SALT LAKE CITY, UT  
84121-5248

THOMAS D. NEELEMAN, ESQ. LC, ECF NOTIFICATION

/s/  
Employee of Chapter 13 Trustee